

# *The South Carolina Department of Consumer Affairs*

## **Why Consumer Affairs?**

The Latin phrase caveat emptor, "let the buyer beware," is often employed in matters concerning consumers and business.

At the South Carolina Department of Consumer Affairs, we believe it is our duty to inform and make you aware. The Department's five divisions -- Consumer Services, Public Information, Legal, Administration, and Advocacy -- work together to ensure South Carolinians can thrive in an equitable and fair marketplace.

## **Keeping you informed**

### *Consumer Alert*

A monthly publication that informs consumers and media about SCDCA's activities and events, pertinent issues and the latest scams.

### *Fraud Alert*

A quarterly publication that alerts consumers, media and law enforcement about deceptive practices and inequities in the marketplace.

### *Buyer Beware*

An online listing of businesses who have outstanding complaints filed against them with the Department.

### *Educational Materials*

Brochures, fact sheets and press releases on a variety of topics available to the public.

### *Speaker's Bureau*

Workshops, seminars and expertise provided by staff to organizations, clubs and communities statewide.



**Confused?**  
Let us  
clear  
things up.



## **Need Help?** **Talk to us about...**

- New and used cars
- Identity theft
- Credit issues
- Mortgage fraud
- Service contracts
- Scams

And more...



**South Carolina Department of Consumer Affairs**

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# Our Mission

*“To protect consumers from inequities in the marketplace through advocacy, mediation, enforcement, and education.”*

## Advocates...

...for consumers through the media, public reports, and proposed policy changes. The Consumer Advocacy Division specifically monitors and intervenes in insurance matters industries. The Legal and Administration Divisions vigorously protect consumers by upholding the SC Consumer Protection Code and investigating suspected violations.

## Mediates...

...consumer complaints regarding goods and services purchased for home, family, or personal use. The Consumer Services Division works to resolve these disputes and records unanswered complaints on its “Buyer Beware” list. Complaint analysts provide consumers with information and advice about consumer rights and responsibilities.

## Enforces...

...the licensing and regulation of athlete agents, continuing care retirement communities, credit counseling, discount medical plan organizations, credit sales, Lemon Law, maximum rate schedules, mortgage brokers, loan originators, credit grantor notification, motor clubs, motor vehicle dealers closing fees, cosmetic contact lenses sales, pawnbrokers, physical fitness services, preneed funeral, prepaid legal, professional employer organizations, and pre-need/burial providers.

## Educates...

...consumers, organizations, and groups across the state about consumer issues including but limited to identity theft, scams, predatory lending, car loans and repairs, homebuying and mortgages. SCDCA can provide you the information you need to make an educated consumer decisions; however, SCDCA CANNOT make the decisions for you or provide editorialized information.